



SEASONAL PREP

REVIEW INSURANCE POLICY

- Keep agent's contact info in your phone.
- Know what your policy covers and what it doesn't.

SECURE SOFFITS

- Install stainless steel screws through fascia to the soffit.
- Apply polyurethane sealant over screws and let dry for 72 hours.

INSPECT ROOF AND RESOLVE LEAKS

- Have your roof inspected to ensure it can withstand hurricane season.
- Check for unsealed shingles that are vulnerable to wind and rain.
- Install flashing around skylights to keep water out.
- If leaking, replace flashing around your chimney and valley.

TRIM TREES

- Remove branches that overhang the house, as well as dead, dying, or diseased trees.

SELECT A WIND-RATED GARAGE DOOR

- Choose a wind-rated door to withstand storm pressures.
- If you're unsure if your door is wind-rated, purchase a new one. If replacement is not possible, temporarily reinforce it with a brace.

Learn more at disastersafety.org/garagedoorv

PURCHASE HURRICANE SHUTTERS

- Choose code-conforming hurricane shutters to cover windows.
- **Note:** Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent.

GET A WHOLE-HOME GENERATOR

- A generator will keep power on, regardless of weather.



LAST-MINUTE PREP

CLOSE ALL DOORS AND WINDOWS

- Close all exterior and interior doors and windows, as well as the garage door all the way, to reduce force on the roof by as much as 30%.

GET RELIABLE WEATHER INFO AND ALERTS

- Follow National Hurricane Center via social and watch local news.
- Enable wireless emergency alerts on your cell phone. Learn more at weather.gov/wrn/wea.

TIDY UP OUTDOORS

- Secure loose fencing and mailboxes.
- Bring items like bikes, benches, etc., into a garage or storage building.
- Put pool furniture inside or into the pool.

ADD IMPORTANT CONTACTS TO YOUR PHONE AND TELL OTHERS YOUR PLAN

- Store your insurance agent's contact information in your phone.
- Let loved ones know where you plan to go.

CREATE HOME INVENTORY

- Create a detailed list or video of belongings for insurance purposes.
- Turn on location services when taking photos or videos to verify location of your items.

PUT UP SHUTTERS ON WINDOWS

- Get shutters in place ahead of the storm.

SEAL GAPS AND CRACKS

- Keep water out by sealing gaps and cracks with silicone caulk.
- Check exterior walls around windows, doors, electrical boxes, vents, and pipes.

CHECK YOUR GUTTERS

- Clean any debris from your gutters.
- Extend downspouts away from the house to divert water.

SECURE SHINGLES ON YOUR ROOF

- Use stainless steel screws and a bit of sealant.
- Reseal loose shingles around edge of the roof.



RENOVATING OR UPGRADING

UPGRADE TO IMPACT-RESISTANT SKYLIGHTS

- This will reduce the likelihood of damage.

UPGRADE TO IMPACT-RATED WINDOWS

- Stronger windows can better withstand high winds and flying debris.
- Look for windows labeled as impact resistant.

INSTALL A FORTIFIED ROOF

- FORTIFIED building standards strengthen homes against severe water, reducing risk and loss.



RECOVERY

PROTECT YOURSELF

- Your safety is most important.
- Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering.
- Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

REPORT LOSSES AS SOON AS POSSIBLE

- Contact your insurance agent or insurer to describe the damage.
- Have your policy number handy and write down the adjuster's name, phone number, and work schedule.

CLEAN UP SAFELY

- Use protective eyewear and gloves when clearing debris.
- Do not wade through standing water.
- Avoid downed power lines and assume they are live.
- Use generators safely.

PROTECT YOUR PROPERTY

- Even minor damage to your roof or building envelope can lead to water entering your building. You may be able to prevent further damage using a tarp.

DOCUMENT DAMAGE

- Document or keep damaged items.
- Turn on location services when taking photos or video, which may help ease your claims process because it verifies the location of your items.

KEEP RECEIPTS

- Ease the claims process with good record-keeping.

RETURN CLAIM FORMS

- Your insurance company is required to send you claim forms within a certain number of days (varies by state). Fill out and return the forms as soon as possible.
- If you do not understand the process, ask questions and write down the explanation.

REBUILD STRONGER

- Consider building back stronger with FORTIFIED Home™ to avoid repeat damage.

FORTIFIED

is a set of above-code building and retrofitting steps shown to strengthen homes against severe weather. Learn more at fortifiedhome.org.



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